

JFW



PATENT

Customer No.: 22,852  
Attorney Docket No.: 09282.0048-00  
SAP Reference No.: 2003P00354 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Andreas MAU ) Group Art Unit: 3626  
Application No.: 10/619,748 ) Examiner: Martin A. Gottschalk  
Filed: July 15, 2003 )  
For: REAL-TIME BENEFITS SERVICE ) Confirmation No.: 7407  
MARKETPLACE )

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed on August 8, 2006, the period for response extending through November 8, 2006, Applicant requests reconsideration of the above-identified application in view of the following remarks.

**Remarks** begin on page 2 of this paper.